



HM Government

# The case for change

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How economic gender  
inequalities develop  
across the life course

# Introduction

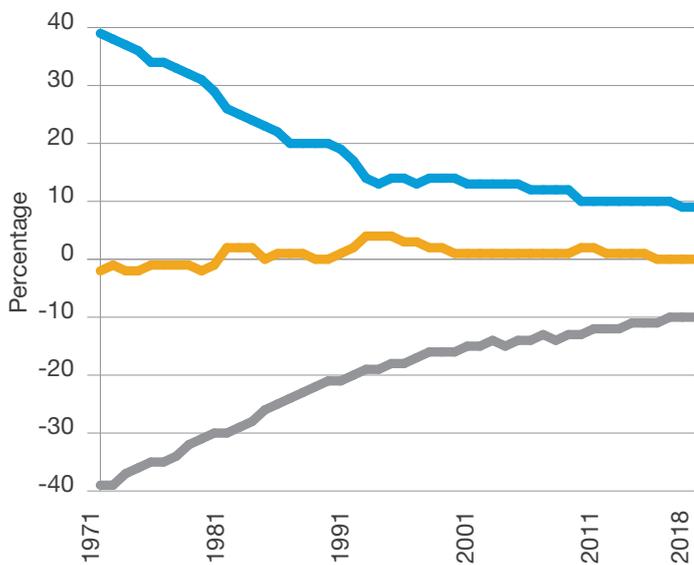
Over the past five decades, the UK has made substantial progress in closing labour market participation gaps between men and women.

In 1971, almost half of all working age women were unemployed or economically inactive – today, that figure is less than a third, and the female employment rate is at a record high.

We have also seen a substantial reduction in the national gender pay gap (GPG) – the difference in hourly pay received between the average UK man and woman.<sup>i</sup> When the UK GPG was first recorded in 1997, this difference was 27.5%, meaning that for every £1 received by the average UK man, the average UK woman was paid just over 72p. In 2018, the gap stood at 17.9%, meaning that for every £1 received by the average UK man, the average UK woman was paid just over 82p.

<sup>i</sup> Note that the gender pay gap is distinct from breaches of equal pay legislation, i.e., situations in which men and women are paid differently for doing the same work, equivalent work or work of equal value. These have been illegal since 1970.

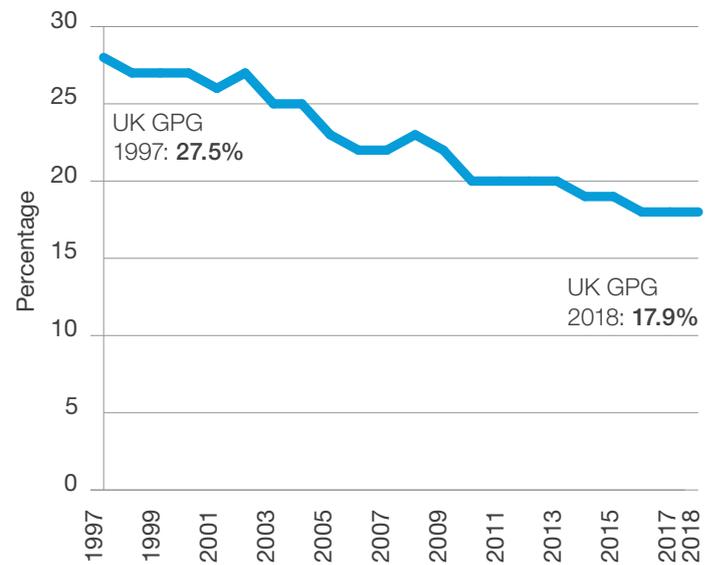
### UK participation gaps by gender, 1971 to 2018



- Employment gap
- Unemployment gap
- Inactivity gap

Source: Labour Force Survey – Office for National Statistics.

### UK median gender pay gap, 1997 to 2018



Source: Annual Survey of Hours and Earnings (ASHE).

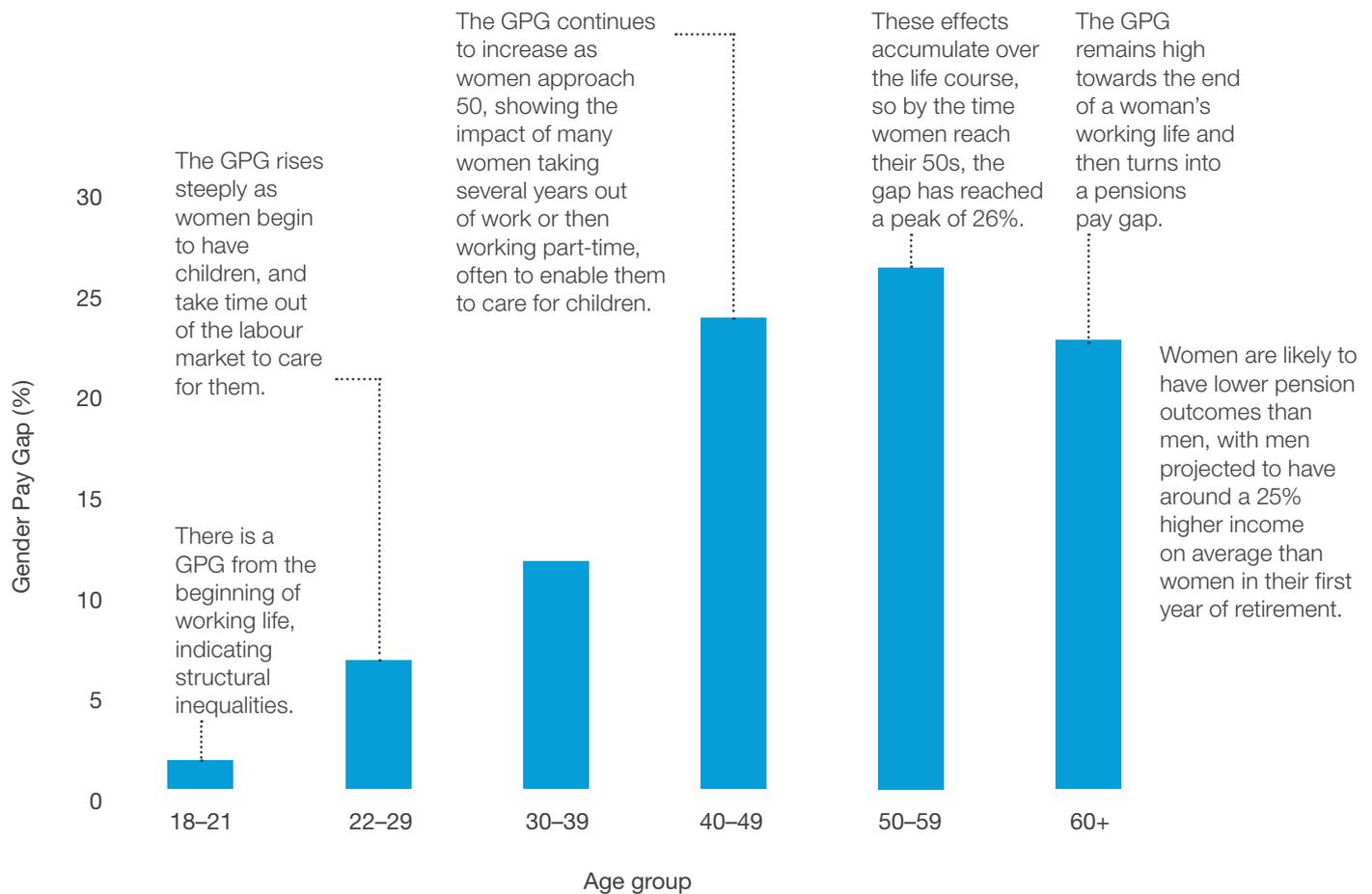
**In 2018, for every £1 received by the average UK man, the average UK woman was paid just over 82p.**

However, there is still work to be done. Despite progress, women are still under-represented in the labour market: the overall employment rate for women is still over eight percentage points lower for women than for men. There remain big differences in working patterns: women workers are over three times more likely to work part-time than men, which in turn is associated with lower pay and low rates of progression.<sup>1</sup>

A gender pay gap still exists, and builds up over the life course. This is in large part because women still take responsibility for the majority of unpaid care work: it remains difficult to balance responsibilities in the home with paid work that makes full use of their talents and, by extension, allows them to take progression opportunities and access higher pay.

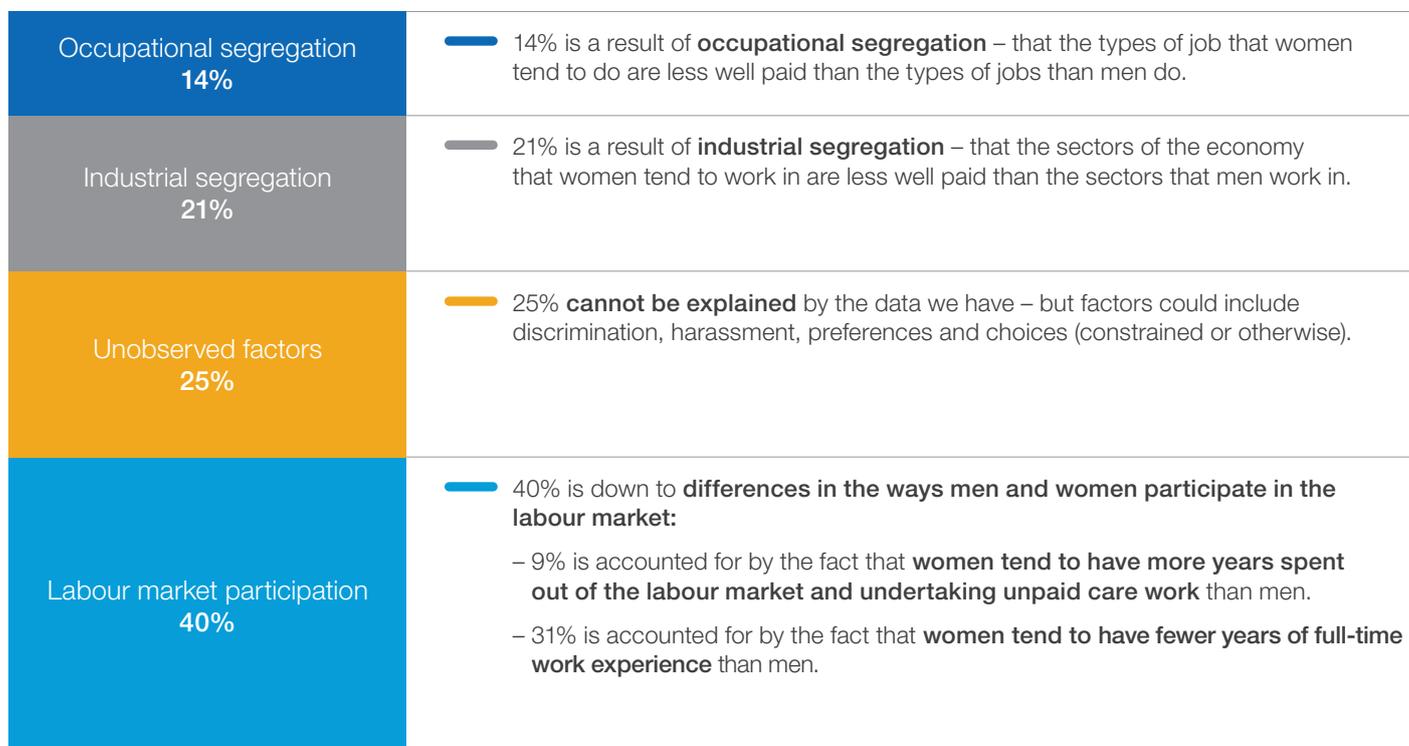
Research led by the University of Manchester<sup>2</sup> has shed further light on the underlying drivers of the UK Gender Pay Gap (see page 2).

### The gender pay gap increases throughout a woman's life



Source: Annual Survey of Hours and Earnings (ASHE) 2018; Family Resources Survey; Independent Review of the State Pension Age.

## Drivers of the UK Gender Pay Gap



Source: Olsen et al. 2018. These figures are taken from page 24 of that document, but reweighted so that the percentage figures relate only to the gap (i.e., protective factors are excluded).

These issues need to be tackled in a manner that is intersectional. That is, one that recognises that gendered inequalities will play out differently for those who are subject to other inequalities, disadvantages, or forms of marginalisation, for example, those with more complex needs, lone parents, disabled women, and women from ethnic minority populations.

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**There is more to be done  
to tackle these gaps.**

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There is more to be done to tackle these gaps. The Government has published *Gender equality at every stage: a roadmap for change*, setting out our vision to enable everyone to contribute to the country's economy and balance caring responsibilities with a rewarding career. Alongside this, we are publishing the first release of the *Gender Equality Monitor: Tracking progress on gender equality (GEM)*. This compiles a suite of metrics from across government, enabling us to better monitor important gender equality issues in the UK.

This report supports that vision, laying out in greater depth the factors that underlie gendered differences in work and pay, and making the case for change.

# 1. Limiting attitudes to gender emerge early on, and can hold women and men back across their lives

Recent neuroscience is challenging the idea that our brains are hard-wired at birth, indicating that they develop as a result of the experiences we have and the attitudes we encounter throughout our lives.<sup>3</sup> This evidence suggests that environmental and social factors play a fundamental role in shaping how our brains develop from an early age.<sup>4</sup>

Evidence suggests that from the moment they are born, boys and girls are treated differently, in ways that will have an impact on them across their lives. Attitudes and expectations that we should behave in a certain way because of our gender take root at an early age, and are perpetuated by influences including schools, the media, advertisers and role models.<sup>5</sup>

Fixed ideas about behaviour and character that are based upon gender may be empowering in some respects, they may also limit aspirations, opportunity and potential. It is important that people are able to exercise choice over their lives, but also that these choices are not constrained by expectations that are wholly based upon their gender.

The following three domains have been identified as areas in which gender norms might have particular implications for economic gender equality.

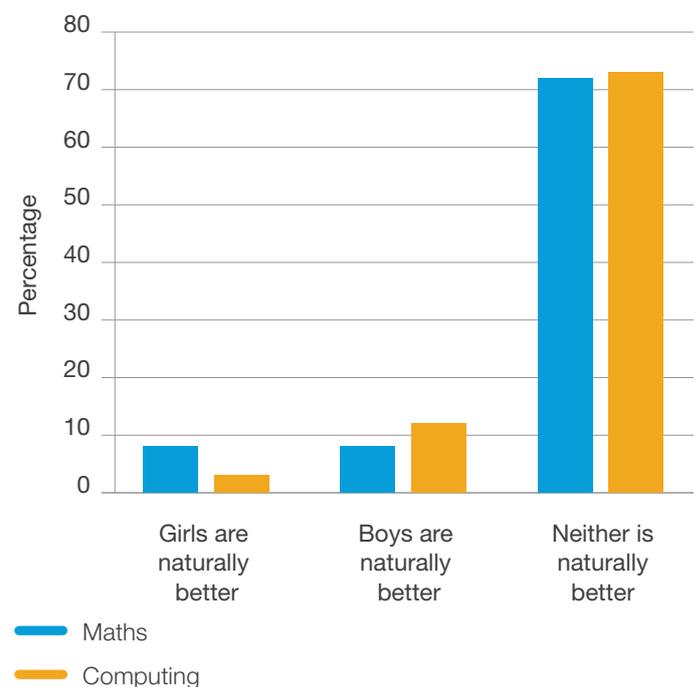
## Influencing the jobs we aspire to and subjects we choose to study

The education that children receive is particularly influential in shaping how they view themselves, their skills and define their future aspirations. For example, despite evidence to the contrary, there are enduring misperceptions that boys and girls are naturally better suited to different subjects. This is perhaps most notable with regard to science, technology, engineering and maths (STEM).

There are gendered differences in the careers children aspire to that emerge at an early age. The Drawing the Future project<sup>6</sup> found that boys aged 7 to 11 were over four times more likely than girls to want to become engineers, and almost twice as likely to want to become scientists.

2017 British Social Attitudes Survey<sup>7</sup> found that, while the majority of respondents did not believe there were natural differences in ability in computing and maths by gender, a small minority of respondents thought these differences did exist – more respondents felt that boys were naturally better at computing, and respondents who felt there was a gendered difference in natural mathematical ability were evenly divided between those who thought boys were better, and those who thought girls were better.

### Perceived gender differences in maths and computing ability in school



Source: British Social Attitudes Survey 2017.  
Unweighted base: 2,474 respondents.

The Longitudinal Survey of Young People in England surveyed Key Stage 4 pupils (aged 15 to 16) and found that 60% of male students thought their best subject was a STEM subject, which was nearly double the proportion of female pupils providing this answer (33%).<sup>8</sup> However, in reality, girls tend to outperform boys in STEM subjects at GCSE.<sup>ii,9</sup> Despite this, male students are almost twice as likely to take maths at A Level, over four times more likely to take physics and over eight times more likely to take computer science.<sup>10</sup> This is a likely cause of imbalances in the proportions of men and women equipped to enter STEM degrees and careers. *GEM* will monitor this issue by tracking differences in subject choice by gender at GCSE and A Level.

<sup>ii</sup> In these subjects (maths, biological sciences, physics, chemistry and computer science), a higher proportion of females achieved grades 9 to 4 or A\* to C than males since 2013 except in 2018 where higher proportion of males achieved grades 9 to 4 or A\* to C than females in physics subject only.

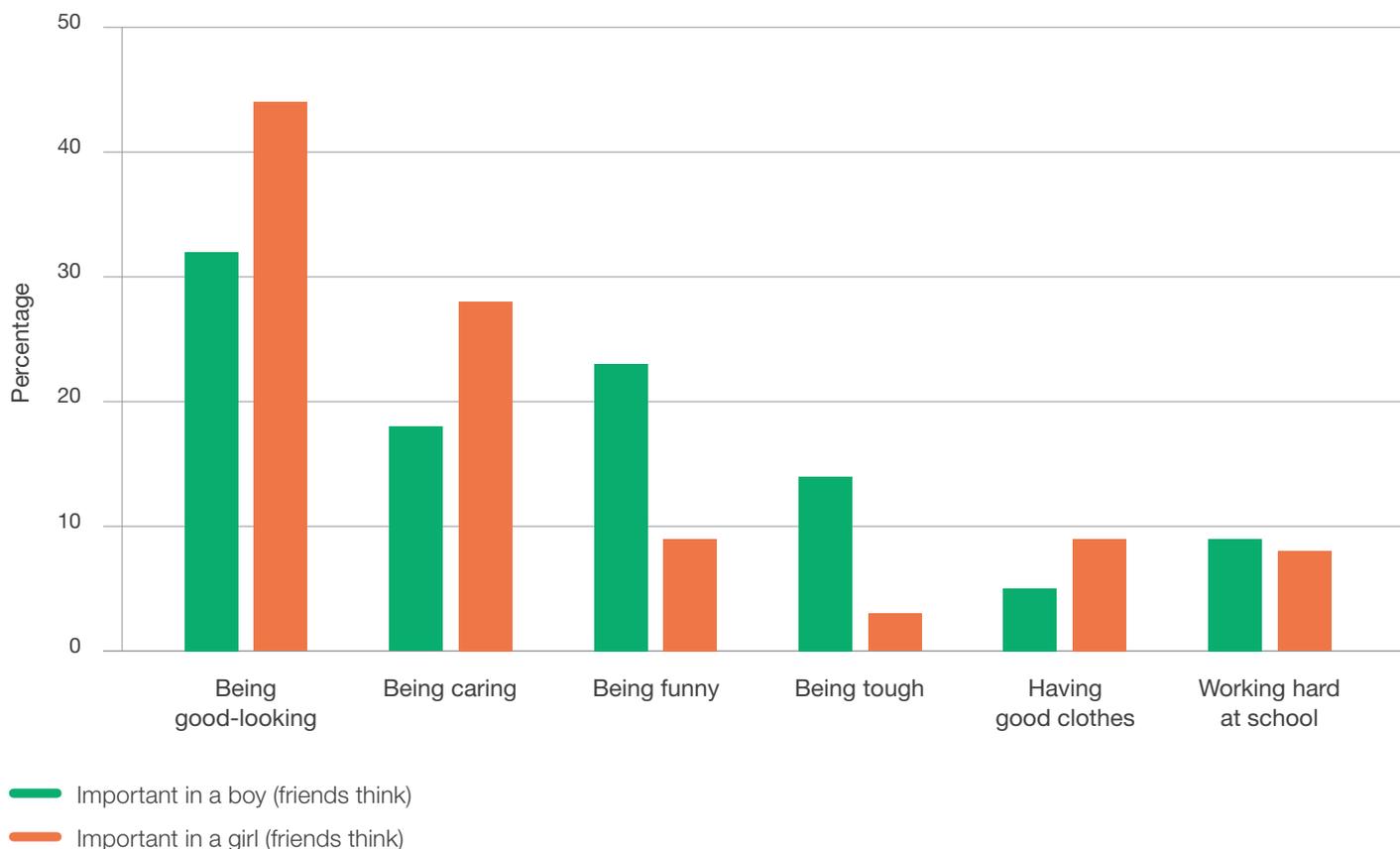
### How we feel we ought to behave

There are many social norms – expectations about how an individual should behave – that are linked to gender. These are entrenched from an early age by influences including parents, teachers, peers and marketing<sup>11</sup>: by the time they leave infant school, children have developed a clear sense of how boys and girls are supposed to act based upon their gender.<sup>12</sup>

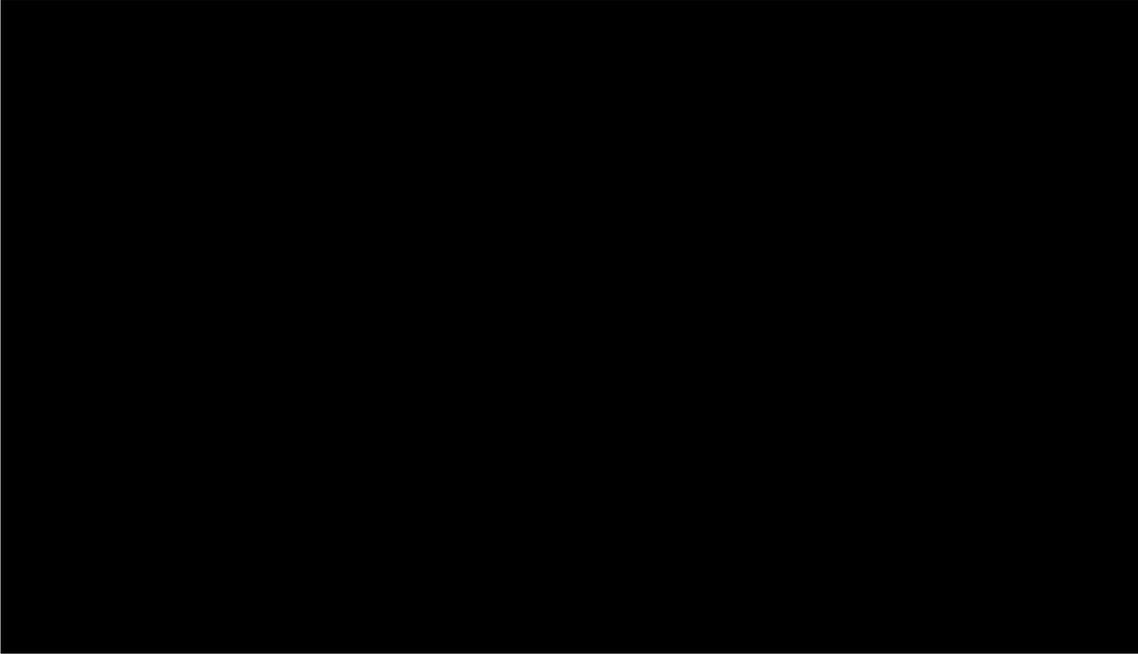
The Good Childhood Report 2018<sup>13</sup> found clear differences in peer expectations about important attributes for boys and girls among children aged 10 to 17.

The same researchers also found that children whose friendship groups emphasised traditional gender stereotypes – such as that boys should be tough and girls should have good clothes – tended to have lower wellbeing.

### Attributes children think their friends would say are most important in girls and boys



Source: The Children’s Society’s household survey, Wave 17, May/June 2018, 10 to 17 year olds, Great Britain. Equally weighted by age and gender.



**30%**

**Felt that paid leave should be split evenly between mother and father, rising to 48% of younger respondents.**

The Girls' Attitudes Survey 2017<sup>14</sup> found that over half of girls aged 7 to 10 reported that gender stereotypes changed their behaviour in terms of what they wear, saying what they think, what sport they do, and how much they participate in class.

Gender norms affect men as well as women. The Man Box project<sup>15</sup> found that men who adhered to masculine gender norms experienced some positive impacts on life satisfaction and self confidence, but were also more likely to experience depression and suicidal thoughts, to resist seeking help when they needed it, to have been violent against other young men, and to have sexually harassed women.

## The role we play in caring for children

As will be discussed in more detail later in this report, in the UK it is women who undertake the majority of childcare, and this is a major cause of the gender pay gap. However, there is evidence that this gender norm is shifting, and that men – particularly younger men – are keen to play a greater role in childcare.

The 2017 British Social Attitudes Survey<sup>16</sup> asked respondents to consider a couple who both work full-time and earn roughly the same amount, and now have a new-born child. Both were eligible for paid leave if they stopped working for some time

to care for their child. Respondents were then asked how that couple should split their leave. While a little over half of all respondents felt that the mother should take the majority of the leave, 30% felt that the paid leave should be split evenly between mother and father – and this rose to 48% of respondents aged 18–24. By contrast, only 17% of respondents aged over 75 felt the leave should be split evenly.

Some of these differences may be in part down to choice: research by the Department for Education has found that of mothers of children aged 0 to 14 working part-time, over half did not want to change their working hours. However, these choices in turn may be informed and constrained by structural inequalities and gendered assumptions about the role of women as caregivers. Research has also shown that women who withdraw from the labour force after having children tend to develop more traditional views about childrearing arrangements. However, fathers also have a crucial role to play in caregiving, and it is important that this choice is enabled as well. The Modern Families Index 2018<sup>17</sup> found that over 40% of fathers aged under 35 felt they were likely take a pay cut in order to work fewer hours over the next two years. Research by the University of Manchester<sup>18</sup> has found that fathers who are engaged when their children are small are more likely to remain involved in caring later on.

## 2. Women tend to work in lower paid roles, and in lower paid sectors

It is estimated that<sup>19</sup>:

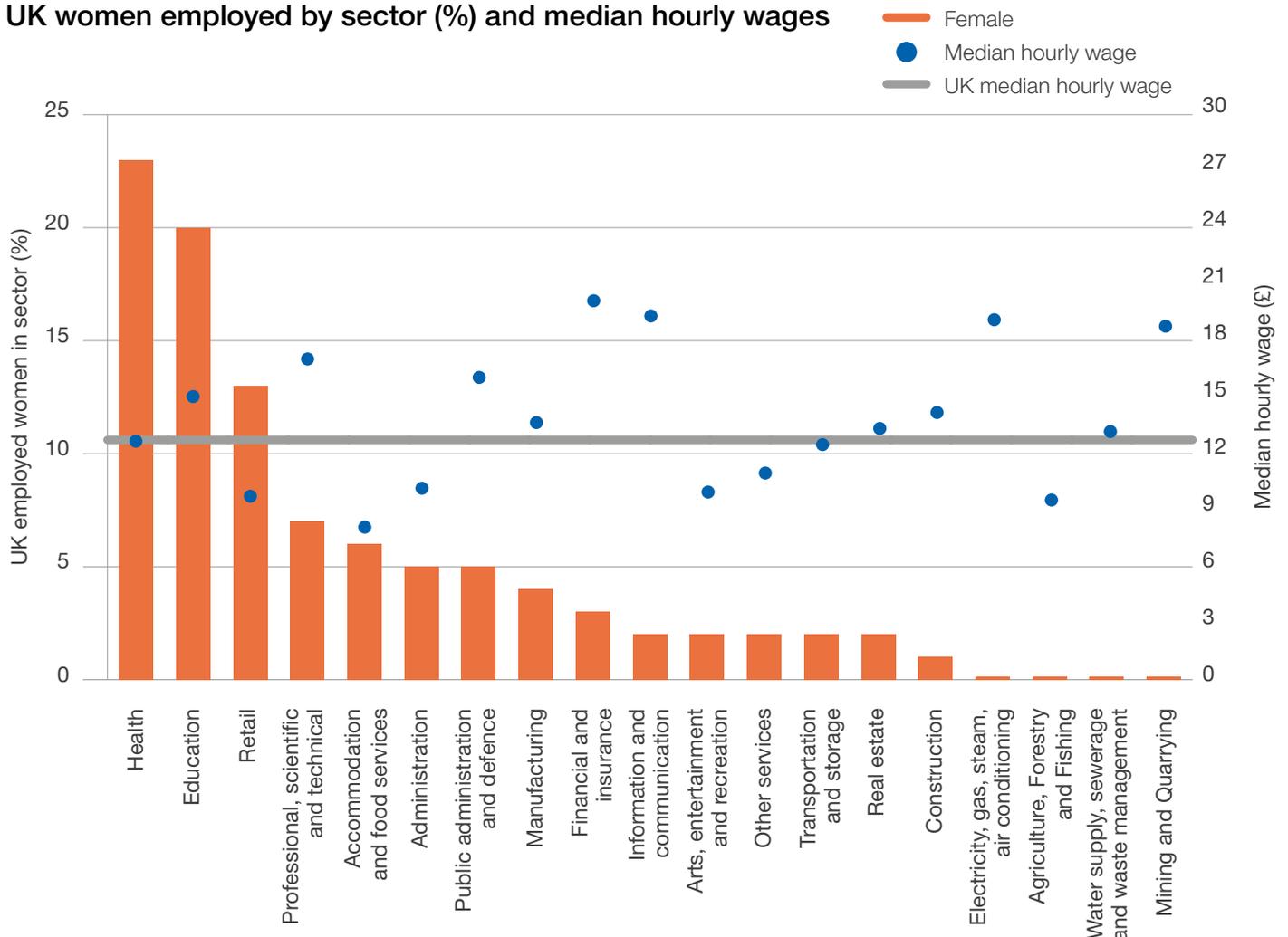
- 21% of the UK gender pay gap is a result of **industrial segregation** – the sectors of the economy that women tend to work in are less well paid than the sectors that men work in.
- 14% of the UK gender pay gap is a result of **occupational segregation** – the types of job that women tend to do are less well paid than the types of jobs that men do.

The graph below shows the proportion of UK women working in each sector of the economy, along with the median wage for that sector.

As this illustrates, over half of all UK women work in the health, education and retail sectors – and, while the median hourly wage in the education sector is above the national average, health and retail both have a median hourly wage that is below the national average.

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UK women employed by sector (%) and median hourly wages



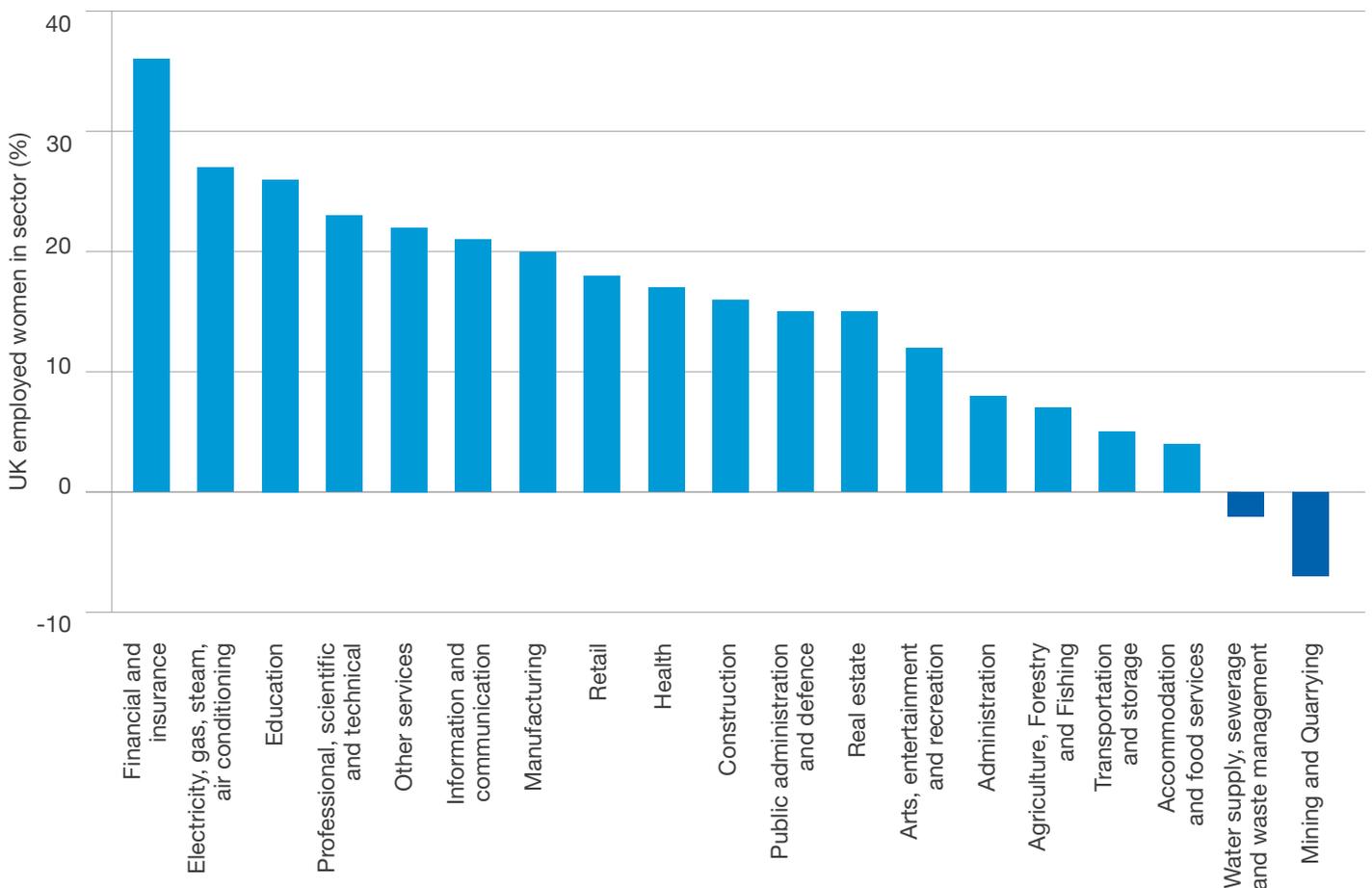
Source: Annual Survey of Hours and Earnings (ASHE) 2018.

But industrial segregation is only part of the story. The gender pay gap is in favour of men *within* every UK economic sector – that is, the average man within those sectors is better paid than the average woman – with just two exceptions: mining and quarrying, and water supply, sewerage and waste management, which together employ only 0.3% of UK women.<sup>iii</sup>

**The gender pay gap is in favour of men within every UK economic sector.**

<sup>iii</sup> This also illustrates that having a low proportion of women in a sector does not necessarily mean that that sector will have a GPG in favour of men – GPG is not related to the numbers of men and women within the sector, but how the pay of the average woman compares to that of the average man.

### Gender pay gap by industrial sector



Source: Annual Survey of Hours and Earnings (ASHE) 2018.

To understand more about how this plays out in practice, we can consider some specific examples:

Even in the industries where high numbers of women work, men are still more likely to occupy more senior positions, for example<sup>20</sup>:

- Almost two-thirds of sales assistants and retail cashiers (median hourly wage: £6.33) are women, while over half of managers and directors in retail and wholesale (median hourly wage: £12.70) are men.
- Women make up 54% of health professionals – the job group that includes doctors, psychologists and pharmacists (median hourly wage: £24.71). However, as the health sector overall is 77% women, women are comparatively underrepresented in those highly paid jobs. Meanwhile, women make up 81% of those working in caring personal services – including nurses, ambulance staff and care workers (median hourly wage: £9.53).
- Though 74% of teachers are women, only 66% of headteachers are women. In state-funded primary schools, 85% of teachers are women and 73% of headteachers are women. In state-funded secondary schools, 63% of teachers are women and 38% of headteachers are women.<sup>iv, 21</sup>
- Women occupy 76% of all administrative and secretarial jobs, with jobs spanning all sectors – the median hourly wage for these types of role is £11.07, against a national median hourly wage of £12.73.

**38%** **In state-funded secondary schools, only 38% of headteachers are women.**

<sup>iv</sup> Please note that teachers and headteachers represent only a subsection of professions in the Education sector. For more information on the Standard Industrial Classification (SIC) used for sectors and the Standard Occupational Classification used for occupations, please refer to the ONS guidance: <https://www.ons.gov.uk/methodology/classificationsandstandards/ukstandardindustrialclassificationofeconomicactivities/uksic2007>. <https://www.ons.gov.uk/methodology/classificationsandstandards/standardoccupationalclassificationsoc/soc2010>

**76%** **Women occupy 76% of all administrative and secretarial jobs.**

While some careers may have physical requirements that men are more likely to be able to fulfil, this is clearly not true for many jobs which are highly segregated by gender: for example, 92% of all train and tram drivers – with an average pay that is more than twice the national average – are men.<sup>22</sup>

Women are also significantly underrepresented amongst the most senior roles in the UK, making up only 25% of Board members in FTSE 250 companies,<sup>23</sup> and only 35% of all managers, directors and senior officials.<sup>24</sup> These positions represent a small minority of UK jobs, and so will have a limited direct impact on the national gender pay gap. However, due to the high-profile nature of such roles, there is a likely indirect impact in terms of influencing social norms around the types of roles that women and girls aspire to progress into.

There are a number of reasons that industrial and occupational segregation might exist. Firstly, as already discussed, gender norms are likely to influence the types of subjects that women and girls study and – by extension – the types of sectors and roles they enter. Secondly, as will be covered later in this report, some sectors and roles are likely to be more accommodating of caring responsibilities, for example, in offering flexible and part-time working patterns. In contrast, some senior occupations may be – or appear – difficult to progress into for a worker who requires part-time or flexible work. *GEM* will monitor this issue by tracking differences in the numbers of people employed in different sectors and occupations by gender, as well as the proportion of women in managerial positions, and in senior roles within FTSE 350 companies.

### 3. Having children affects men and women in very different ways

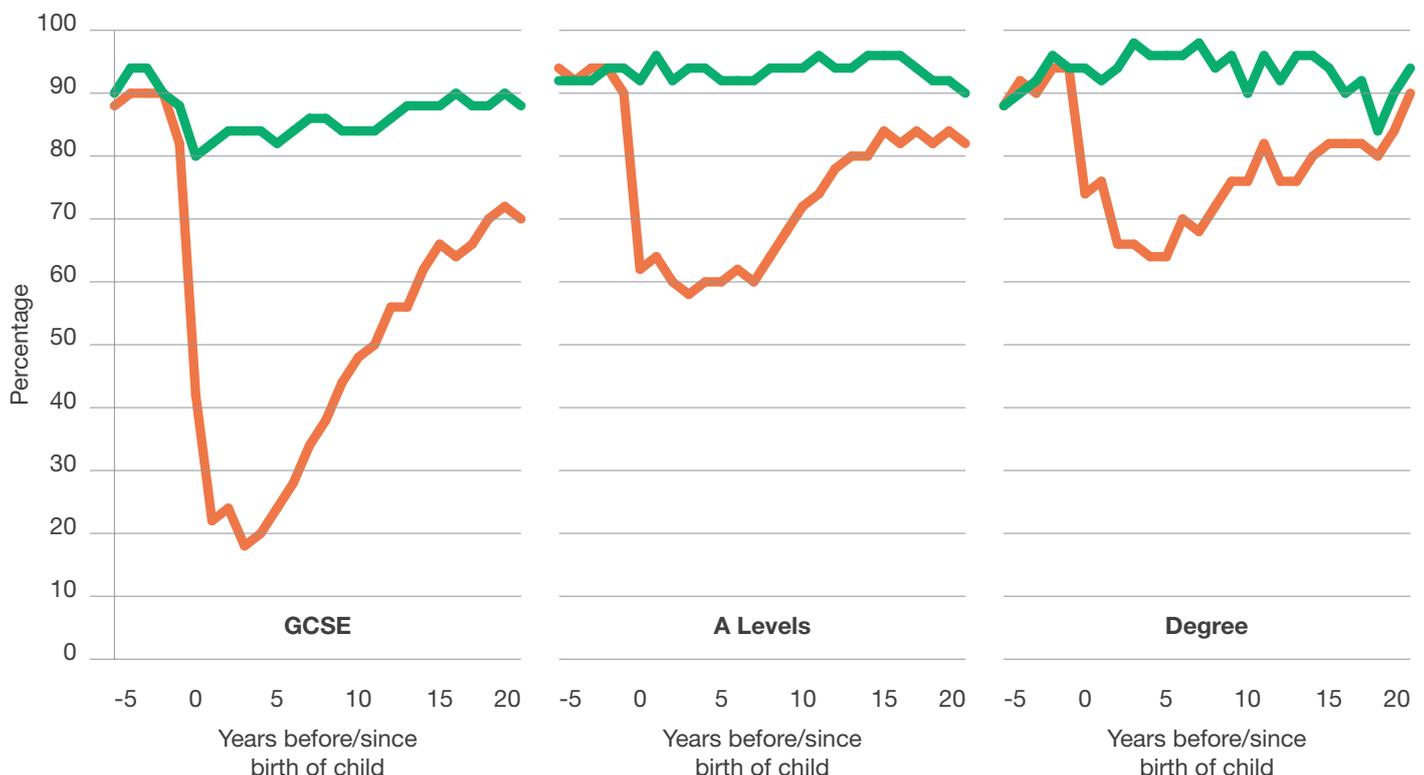
A small gender pay gap exists right from the point men and women enter the labour market. However, the gap sharply increases at the point at which people start to become parents. This impact comes in two distinct phases<sup>25</sup>:

- 9% of the UK gender pay gap is accounted for by the fact that **women tend to have more years spent out of the labour market and undertaking unpaid care work** than men.
- 31% of the UK gender pay gap is accounted for by the fact that **women tend to have fewer years of full-time work experience** than men.

In all, having a child has an enormous impact on women’s economic outcomes, but has negligible consequences for men. This section will focus on the impact of years out of the labour market undertaking unpaid care work, while the next section will consider the impact of caring undertaken alongside work. However, the two factors are intertwined, with both fundamentally driven by the fact that the majority of unpaid and care work currently falls to women.

Over the past two decades there has been a substantial improvement in the maternal employment rate, from 62% in 1996 to 74% in 2018.<sup>26</sup> However, gendered differences still remain: analysis undertaken by the Institute for Fiscal Studies (IFS)<sup>27</sup> shows how employment rates for men and women change when they have children. Before the birth of the first child, there is no apparent difference between the employment rates of men and women. However, women’s employment rates drop substantially

Employment rates of men and women before/since birth of child



Source: Costa Dias et al. (2018) analysis of BHPS 1991–2008 and Understanding Society 2009–15.

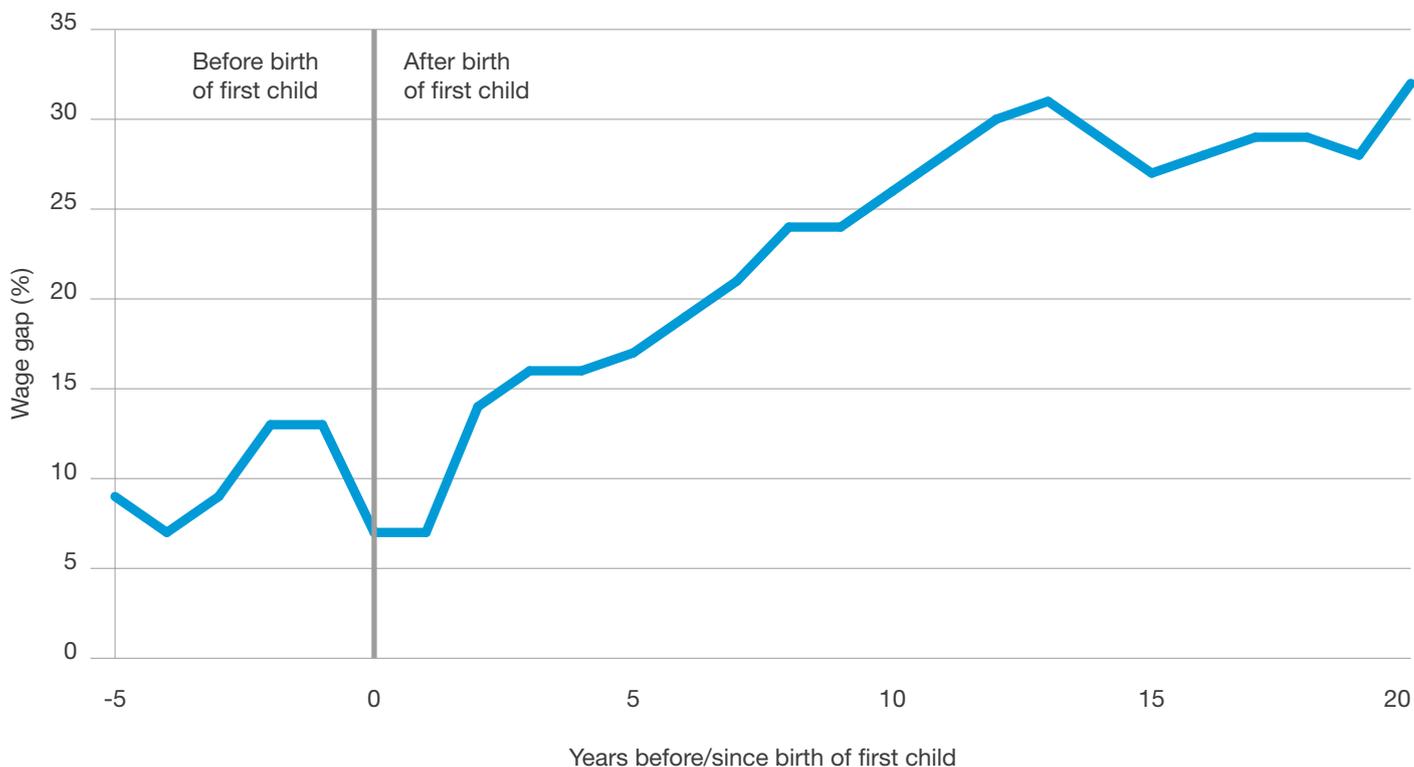
upon the birth of the first child – even though in this analysis, being on maternity leave is classed as paid employment – and do not return to those of men even 20 years after the first child is born. This effect is greater for women with lower qualifications. Men’s employment rates, by contrast, see no apparent impact from the arrival of the first child.

The impact on pay is similarly striking. The graph below shows the wage gap between mothers and fathers in the time before and after the birth of the first child. A small gap exists even before having children, but this opens up substantially after the birth of the first child: the research finds that by the time the first child is aged 20, women’s hourly wages are about a third below men’s. At this point, women have on average been in paid work for three years less than men.

When women return to work, their hourly wages are, on average, 2% lower for each year they have taken out of employment, and 4% for women with at least A Level qualifications,<sup>28</sup> who would have been expected to experience greater wage progression. Some of this difference will be down to transitions to part-time work, as covered in the next section.

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**Gender wage gap by time to/since birth of first child**



Source: Costa Dias et al. (2018) analysis of BHPS 1991–2008 and Understanding Society 2009–15.

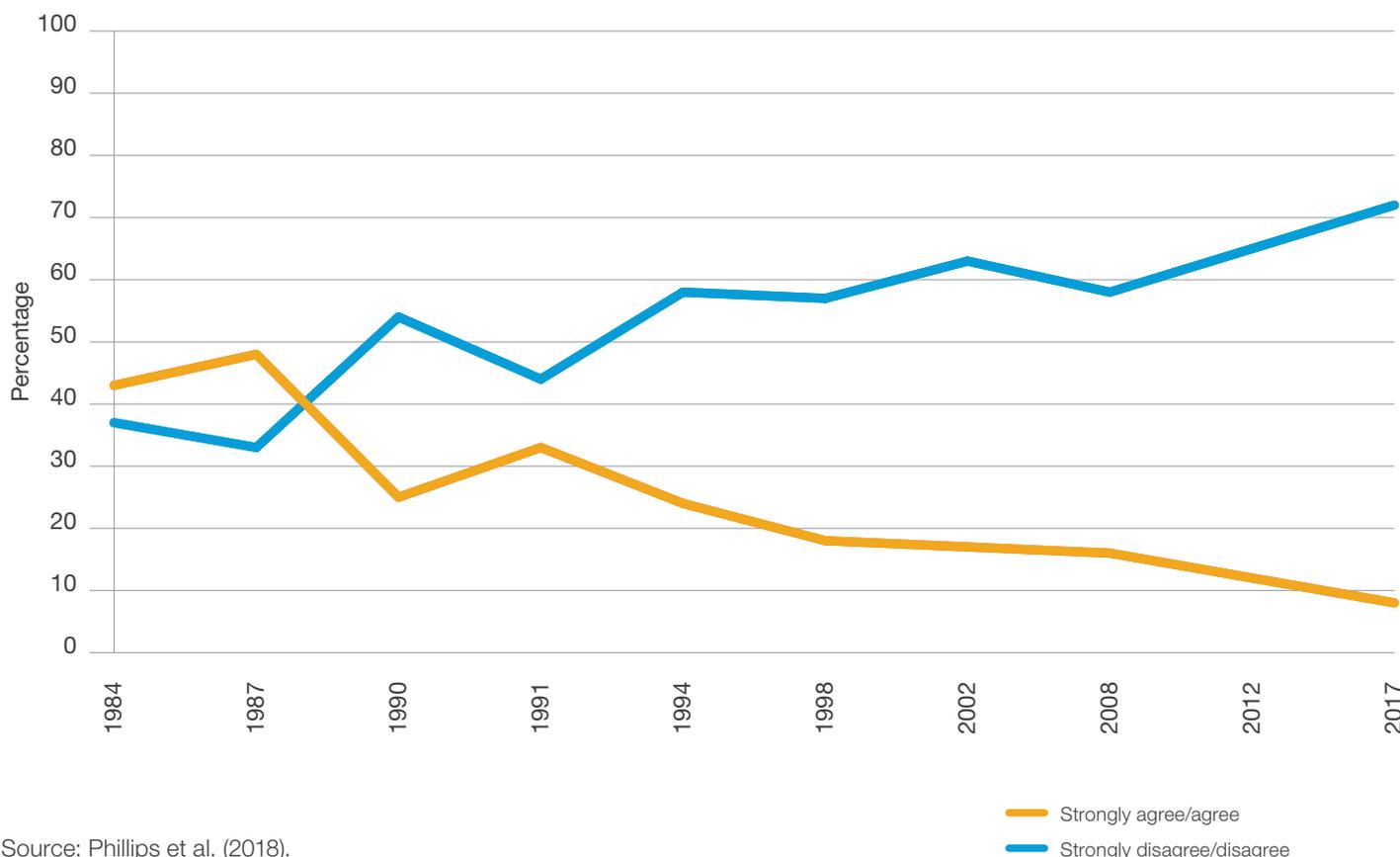
Many women who take time out of the labour market do return to work after having children, and attitudes to working mothers have changed substantially over the last three decades: the 2017 British Social Attitudes Survey<sup>29</sup> found that 72% of respondents disagreed with the view that ‘a man’s job is to earn money and a woman’s job is to look after the home and family’ – up from 33% in 1987.

However, for those who have taken time out of work for care – be it for children, or for others – it can be hard to return to work at a level equivalent to their skills, particularly for those who have taken longer breaks.<sup>30</sup>

Working mothers also face other challenges: in a survey commissioned by the Department for Business, Energy and Industrial Strategy, one in five mothers said they had experienced harassment or negative comments related to pregnancy or flexible working from their employer or colleagues.<sup>31</sup> At the same time, fathers are twice as likely as mothers to report the fear that working flexibly will have a negative impact on their career,<sup>32</sup> and while male employees are less likely to make a flexible working request, they are more likely to be turned down when they do.<sup>33</sup>

GEM will monitor this issue by tracking differences in the employment rate of parents, and changes in attitudes to working mothers.

**Agreement/disagreement that “a man’s job is to earn money; a woman’s job is to look after the home and family”, 1984-2017**



Source: Phillips et al. (2018).

## 4. Women undertake the majority of unpaid work and informal care, and this affects their labour market participation

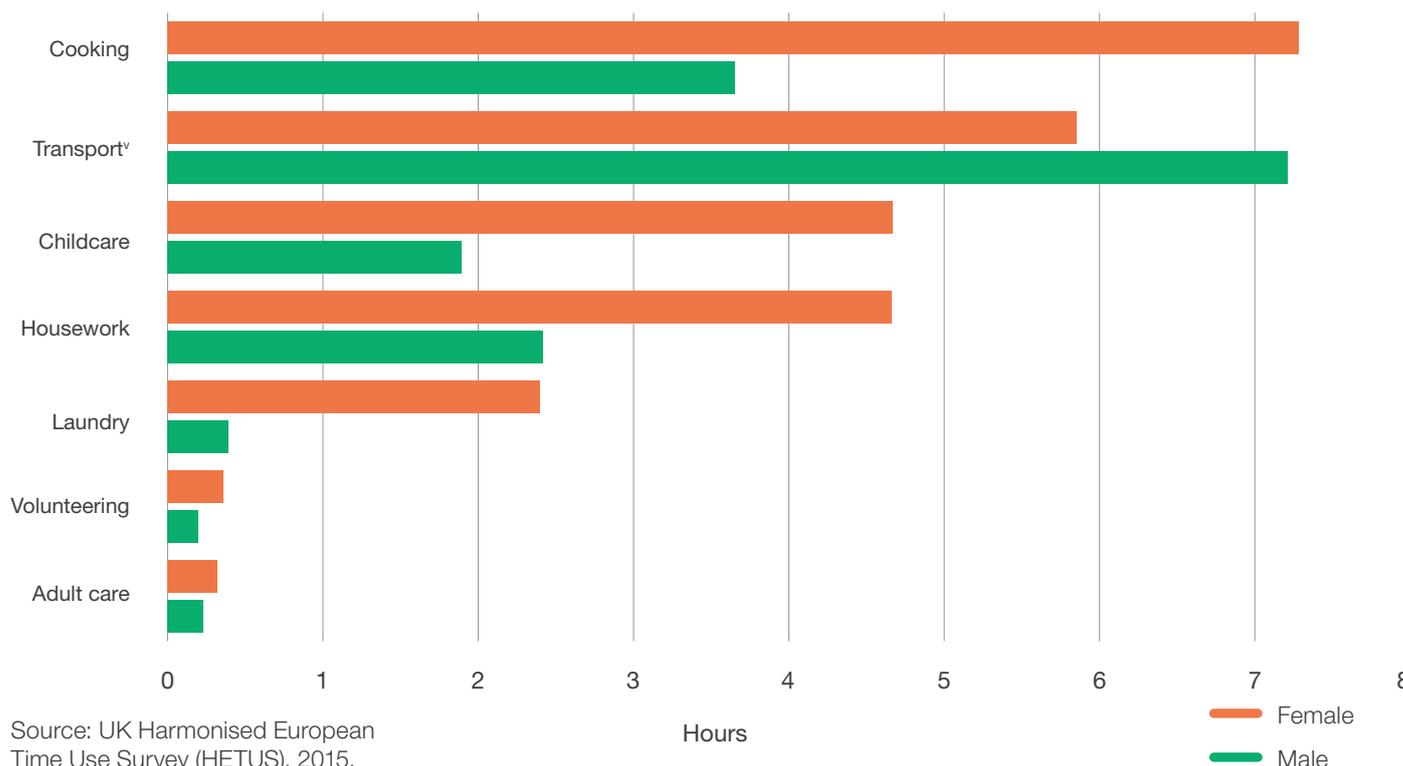
Women do the majority of unpaid work in the UK – on average around 60% more than that undertaken by men (see graph below).<sup>34</sup> In 2016, the Office for National Statistics (ONS) estimated the total value of unpaid work in the UK at £1.24tn, equivalent to approximately 63% of Gross Domestic Product at that time.<sup>35</sup>

<sup>v</sup> Note that transport here includes, for example, driving oneself and others around, as well as commuting to work – the commuting gap is covered later in this section.

That women do the majority of unpaid work is likely in part a legacy of social norms, some of which may exist from when children are very young: the Girls Attitudes Survey 2017 found that 57% of girls aged 7 to 10 thought that girls are better at doing chores at home than boys.<sup>36</sup>

It also seems likely that patterns of household responsibility may become embedded when mothers take time out of the labour market to care for children. This, in turn, may reinforce social norms about women as carers, and lead to women eventually becoming the default carers for adult relatives. The ONS estimate that almost one in four older female workers have caring responsibilities, compared with just over one in eight older male workers,<sup>37</sup> and 60% of the estimated 4.5 million total informal carers are women.<sup>38</sup> The ONS report that 62% of ‘sandwich carers’ – those who care for both sick, disabled or older relatives and dependent children – are women, and that women sandwich carers are more likely than male sandwich carers to be economically inactive, and to report not being able to work as much as they’d like.<sup>39</sup>

Average hours of unpaid work done per week in each category for men and women, UK, 2015<sup>41</sup>



While women undertake more work in the home, their participation in paid work is curtailed. Women are almost eight times more likely to be economically inactive in order to care for their home and family<sup>40</sup> and, when working, over three times more likely to work part-time. Mothers with dependent children are much more likely to be part-time than fathers, or women without dependent children<sup>41</sup>.

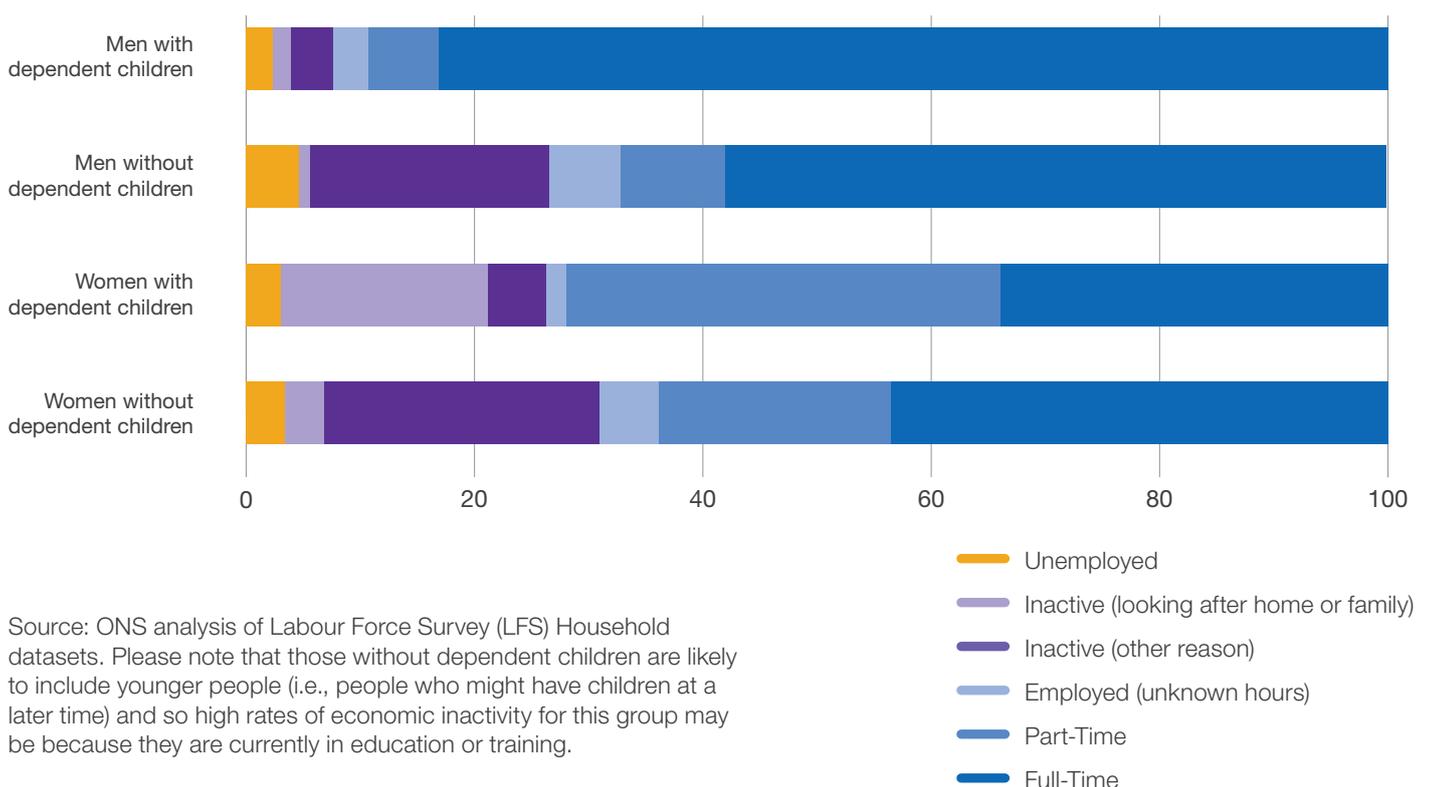
As mentioned previously, differences in full-time years worked between men and women account for 31% of the UK gender pay gap.<sup>42</sup> Research by the IFS has shown that working part-time tends to shut down wage progression for the average woman – accumulated years of part-time work experience have effectively no impact on wage growth as compared to years of full-time work experience.<sup>43</sup> On average, those working part-time earn 35% less per hour than those working full-time.<sup>44</sup>

Research by Sarah Connolly and Mary Gregory<sup>45</sup> showed that women who move to working part-time may occupationally downgrade – that is, take a lower skilled job than one they had undertaken previously. Given that not all roles are available

part-time, it seems likely that women who need to accommodate caring responsibilities will have a smaller pool of jobs available to them, which in turn may mean that they are required to downgrade. This could lead to women working below their skill and talent level: 70% of part-time roles meet the ONS definitions of ‘low’ or ‘lower middle’ skilled work.<sup>46</sup> Work by the Resolution Foundation has found that women were 50% more likely than men to work in low paying jobs and 20% more likely than men to remain stuck in such jobs after ten years.<sup>47</sup>

Recent research by the ONS<sup>48</sup> showed that men tend to have longer commutes than women, undertaking almost two-thirds of commutes lasting more than an hour. Further analysis by the IFS<sup>49</sup> found that this “commuting gap” is driven by the fact that women’s commuting times fall significantly following the birth of their first child, while men’s do not, mirroring the gender pay gap. It may therefore be that women are taking jobs closer to home to accommodate caring responsibilities, and that this limits the pool of jobs available to them, with implications for pay and progression.

**Economic activity of people aged 16 to 64 by presence of dependent children, April to June 2017, England**



Source: ONS analysis of Labour Force Survey (LFS) Household datasets. Please note that those without dependent children are likely to include younger people (i.e., people who might have children at a later time) and so high rates of economic inactivity for this group may be because they are currently in education or training.

**By ages 50 to 59, the annual income of the average man is £32,333. Meanwhile, the average woman earns £18,906 per year.**

## 5. Women earn less over the course of their lives and, by retirement, a savings gap has emerged

The gender differences discussed so far – in the types and amount of work undertaken – build over the life course, and as women and men approach retirement, their earnings look very different. By ages 50 to 59, the annual earnings of the average man are £32,333, but only £18,906 for the average woman.<sup>50</sup>

These differences in earning translate to differences in saving for retirement, and a gender pension gap. Women live on average almost four years longer than men, and so ideally need a larger pension pot upon retirement.<sup>51</sup> However, differences in labour market participation mean that women aged 55 to 64 are almost 20% less likely to have private pensions than men, and those who do have almost 40% less wealth on average held in them.<sup>52</sup> In their first year of retirement, men are projected to have around a 25% higher income on average than women.<sup>53</sup> Of the 1.7m people who report struggling financially in retirement, 70% are women.<sup>54</sup>

**In their first year of retirement, men are projected to have around a 25% higher income on average than women.**

Many decisions made across someone's lifetime are likely to be based on an assumption of joint income in retirement. However an estimated 42% of marriages end in divorce,<sup>55</sup> and only 36% of financial remedy disposals (the means by which assets are shared after separation) issued in 2017 included a pensions sharing or attachment order.<sup>56</sup> This points to the importance of financial awareness around the implications of decisions. *GEM* will monitor this issue by tracking gendered differences in pension income.

## Conclusion

The Government has set out what actions it will take forward to address these gender imbalances in *Gender equality at all stages: A roadmap for change*, which has been published alongside this document. Government action alone will not, however, remove these persistent inequalities throughout people's lives. We need everyone to play their part, including employers, employees and key influencers across society. Having a strong evidence base and setting out the case for change will help everyone to take the right action.

We will continue to gather and analyse the evidence in order to increase our understanding of how gender can have an impact on the decisions people make about their education, their careers, their finances and how they care for others. That is why we are publishing the first release of the *Gender Equality Monitor* this year, which brings together key data on gender equality issues from across Government and will be updated on an annual basis. We will keep the range of metrics under review and consider further areas for development in future years.

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# References

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